



Policy No. AL2121
SASKATCHEWAN SOCCER ASSOCIATION
December 31, 2020 – April 1, 2021

Sport Liability Insurance

Why Sport Liability Insurance?

Because no matter how careful you are, accidents happen and you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defense as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by you.

General Liability Insurance

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants

Limit - \$10,000,000

Includes the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Sexual Harassment/Abuse (\$5,000,000 Sublimit)
- Employees as Additional Insured
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability

A deductible of \$1,000 applies to bodily injury, property damage and legal expenses.

Directors and Officers Insurance

Why Directors and Officers Insurance?

To protect the board of directors in the event of a lawsuit with respect to management of the organization.

Who is Insured?

Sask Soccer, affiliated Clubs, Leagues and Associations;

Trustee, employees, directors, officers, volunteer or member of the staff of a duly constituted committee of the PSO (including Affiliated Clubs, Leagues and Associations) while acting for or on behalf of the organization;

Lawful spouse (including common law spouse or domestic partner) if named as a co-defendant solely because of the relationship;

Estates, heirs, legal representatives or assigns, of such director or officer, de factor director, trustee, volunteer or member of the staff, faculty of any duly constituted committee if deceased or declared insolvent or bankrupt.

What is covered?

The liability coverage provided will pay legal, adjusting and settlement costs arising from Claims for a Wrongful Act (wrongful act, omission, error, misstatement, misleading statement, neglect of duty) committed by an Insured subject to the policy conditions and exclusions.

Limit \$2,000,000
Deductible \$1,000